

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF  
PENNSYLVANIA**

**In re:**

**TIGIST GUEBREYES,**

**: CHAPTER 13**

**Debtor**

**: BANKRUPTCY NO. 16-14007**

**ORDER SUR MOTION OF U.S. BANK NATIONAL ASSOCIATION FOR RELIEF  
FROM THE AUTOMATIC STAY**

AND NOW, this        day of September, 2017, it is hereby ORDERED  
that the above-referenced Motion is DENIED.

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**TIGIST GUEBREYES,**

**: CHAPTER 13**

**Debtor**

**: BANKRUPTCY NO. 16-14007**

**DEBTOR'S ANSWER TO MOTION OF U.S. BANK NATIONAL ASSOCIATION, ETC.  
FOR RELIEF FROM THE AUTOMATIC STAY, WITH AFFIRMATIVE DEFENSES**

1. The allegations of paragraphs 2, 4, 5, and 6 of the Motion are admitted.
2. The allegations of all of the remaining paragraphs are denied or denied as stated and strict proof of same is demanded at any hearing.

**AFFIRMATIVE DEFENSES**

3. The Debtor has made each and every payment to the Movant which were due between March and August, 2017.

4. All of the dealings which the Debtor has had in relation to her home mortgage have been with the Pennsylvania Housing Finance Agency (“PHFA”) and therefore the role of the Movant in the Debtor’s mortgage transaction is not anywhere explained or documented in the Motion and must in fact be established for it to assert any rights against the Debtor.

5. The Debtor has filed a loan modification request with the PHFA, and has not received any written notice regarding the status of an “escalation” from an initial denial of the loan modification application. The Movant should not be able to proceed with this Motion until the modification application is finally resolved.

WHEREFORE, the Debtor requests that this court will dismiss or deny the Motion.

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/s/DAVID A. SCHOLL

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